



Order Filed on December 8,
2017 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Bruce W. Radowitz, Esq
636 Chestnut Street
Union, New Jersey 07083
(908) 687-2333
BRUCE W. RADOWITZ, ESQ.
Attorney for Debtor

In Re:

MARK SMITH AND PAMJOI SMITH

Case No.: 16-32726

Adv. No.:

Hearing Date:

Judge: SLM

**CONSENT ORDER TO CRAMDOWN AND STRIP AWAY THE SECOND MORTGAGE
OBLIGATION OF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
("MERS") SERVICED BY UNITED GUARANTY RESIDENTIAL INSURANCE
COMPANY OF NORTH CAROLINA ON REAL PROPERTY LOCATED 114 SOUTH
ARLINGTON AVENUE, EAST ORANGE, NEW JERSEY**

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: December 8, 2017

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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DEBTORS: MARK SMITH AND PAMJOI SMITH
CASE NO: 16-32726/SLM

**ORDER CAPTION: CONSENT ORDER TO CRAMDOWN AND STRIP AWAY THE
SECOND MORTGAGE OBLIGATION OF MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC ("MERS") SERVICED BY UNITED GUARANTY
RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA ON REAL
PROPERTY LOCATED 114 SOUTH ARLINGTON AVENUE, EAST ORANGE, NEW
JERSEY**

THIS MATTER having come before this Court upon the consent order of
Bruce W. Radowitz, Esq., attorneys for the Debtor, and the Court having reviewed the application
herein, and for good cause shown;

ORDERED, that the second mortgage debt of Mortgage Electronic Registration
Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance Company of North
Carolina claim number 9 shall be treated as a General Unsecured Claim, and further,

ORDERED, that the lien interest of the second mortgage of Mortgage Electronic
Registration Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance
Company of North Carolina is hereby voided upon the entry of Debtor's Discharge, and further,

ORDERED, that within (30) days of such Discharge, the second mortgage of Mortgage
Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential
Insurance Company of North Carolina shall discharge the mortgage recorded at mortgage book
10733 and page 507 and recorded on 9/15/2005.

ORDERED, upon presentation of this Consent Order and the Discharge of Debtors, the
Essex County Clerk is authorized to discharge the second mortgage of record of Mortgage
Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential
Insurance Company of North Carolina

ORDERED, that in the event that Mortgage Electronic Registration Systems, Inc
("MERS") serviced by United Guaranty Residential Insurance Company of North Carolina fails
to discharge the mortgage within the prescribed period, the debtors and/or their counsel may
record a certified or exemplified copy of the bankruptcy discharge order and this Consent Order
with the recorder of deeds in which case same shall have the same force and effect as a Discharge
of Mortgage.

We hereby consent to the form, content, and entry of the within Order


UNITED GUARANTY RESIDENTIAL
INSURANCE COMPANY OF NORTH CAROLINA


BRUCE W. RADOWITZ, ESQ
ATTORNEY FOR THE DEBTOR

11/30/17

Date:

12/1/2017

Date:

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Mark Smith
Pamjoi Smith
Debtors

Case No. 16-32726-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db/jdb +Mark Smith, Pamjoi Smith, 905 Woodland Avenue, Union, NJ 07083-7712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Bruce W. Radowitz on behalf of Joint Debtor Pamjoi Smith bradowitz@comcast.net,
r45676@notify.bestcase.com

Bruce W. Radowitz on behalf of Debtor Mark Smith bradowitz@comcast.net,
r45676@notify.bestcase.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor SETERUS INC., as servicer for FEDERAL NATIONAL
MORTGAGE ASSOCIATION cmecf@sternlav.com

Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 10